

EXHIBIT A

Quick Reference Chart

(These are not all inclusive parameters. Refer to Product Guidelines for LTVs, Loan Amounts, Guidelines and Restrictions)

Program	Interest Only	Second	Home	Investment	Cash-Out	Refinance	Permitted	80/10/10	80/15/5	100% Financing Available	Streamline Refi	No LARs	Warrantable	Condo	No MI Option	Const-Perm	Rehab	Credit Score
First Mortgage Programs																		
After Plus(316 Year ARM)																		
Full/Fat Doc	X	X	X	X	X	X	X	X	X									*
Stated Income/Varied Assets	X	X	X	X	X	X	X	X	X	*								*
Stated Income/Stated Assets	X	X	X	X	X	X	X	X	X									680
No Ratio	X	X	X	X	X	X	X	X	X									660
MVA	X	X	X	X	X	X	X	X	X									*
No Doc	X	X	X	X	X	X	X	X	X									*
Community Lending																		
Community Homebuyer											X							620
Home Possible										X								620
AV Community Mortgage										X								*
Conforming Fannie Mae		X	X	X	X	X	X	X	X	X	X			X	X	X		*
Conforming Interest Only	X	X	X	X	X	X	X	X	X	X					X	X		*
Conforming Stated Income		X	X	X	X	X	X	X	X						X	X		*
Cooperative Share Mortgage		*			*													620
Expedited Approval with Timely Payment															*			*
Rewards		X	X	X	X	X	X	X	X						*			*
Home Quick Processing Feature	X	X	X	X	X	X	X	X	X						X			*
Streamlined Purchase (including co-ops)																		*
Option 1																		*
Option 2																		*
Texas Cash-Out Refinance					X													*
Conforming-Freddie Mac		X	X	X	X	X	X	X	X	X				X	X	X		*
A Mins		X	X	X	X	X	X	X	X	X								*
Conforming Interest Only	X	X	X	X	X	X	X	X	X	X					X	X		*
Conforming Stated Income		X	X	X	X	X	X	X	X						X	X		*
Cooperative Share Mortgage		*			*													*
Streamlined Purchase																		
Option 300		X					X	X	X	X								740
Option 401		X					X	X	X	X								680
Texas Cash-Out Refinance					X			X	X	X								*

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Program	Interest Only										Second Home		Investment	Cash-Out	Refinance	Permitted	60/10/10	60/15/5	100% Financing Available	Streamline Refi	Available ANB	Warrantable Condo	No MI Option	Const-Perm	Rehab	Credit Score
Construction Rehab																										
FHA Core-Perm																										
HomeStyle																										
HomeStyle Community Renovation																										
Equity Bridge Loan																										
Expanded Criteria																										
FHA/Alt Doc																										
Stated Income/Verified Assets																										
Stated Income/Stated Assets																										
No Ratio																										
MIRMA																										
No Doc																										
Foreign National																										
Non-Perms Outside Guide																										
Expanded Criteria-Uninsured																										
FHA/Alt Doc																										
Stated Income/Verified Assets																										
Stated Income/Stated Assets																										
No Ratio																										
MIRMA																										
No Doc																										
Foreign National																										
Non-Perms Outside Guide																										
FHA Mortgage																										
Lot Loan																										
Flex/Alt Mortgage																										
Non-Conforming																										
FHA/Alt Doc																										
Stated Income																										
Payment Plus Mortgage																										
VA Mortgage																										

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Program	Interest Only	Second Home	Investment	Cash-Out	Refinance Permitted	60/10/10	60/15/5	100% Financing Available	Streamline Refi	Available	Warrantable Condo	No M ^o Option	Const-Perm Rehab	Credit Score
Second Mortgage Programs														
National Second Mortgage	X	X	X	X	X	X	X	X		X				620

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